

STATEMENT OF PURPOSE

RS23659

This legislation responds to problems caused by the Affordable Care Act. Consumers who purchase health insurance on an exchange and receive a tax credit under the ACA for doing so, must pay one month's premium to have a policy issued. Once in force, if a person does not pay monthly premiums thereafter, the policy cannot be cancelled for 90 days. Services provided by a health care provider to the insured during that 90 day grace period will not be reimbursed by the insurer if the consumer does not make further premium payments. This legislation requires insurers who sell health insurance policies through the exchange to tell a provider who asks, whether a patient's premium has been paid. If it has not been paid, this legislation gives a provider fair warning that the service to be provided may not be reimbursed by the insurer.

FISCAL NOTE

There is no fiscal impact.

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